

Information to identify the case:

Debtor 1	Christopher A. Frey	Social Security number or ITIN	xxx-xx-3086
	First Name Middle Name Last Name	EIN	--
Debtor 2	Ronni M. Frey	Social Security number or ITIN	xxx-xx-5188
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-26954-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher A. Frey

Ronni M. Frey
aka Ronni Barnes

2/3/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher A. Frey
Ronni M. Frey
Debtors

Case No. 17-26954-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 38

Date Rcvd: Feb 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2020.

db/jdb
aty
aty
cr
cr
517166929
517022010
517311317
517022015
517022017
517216029
517022016
517022018
517022019
517048776
517071286
517022022
517057827

+Christopher A. Frey, Ronni M. Frey, 14 Seymour Street, Caldwell, NJ 07006-6111
+Forman Holt, 66 Route 17 North, First Floor, Paramus, NJ 07652-2742
+Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
+WELLS FARGO BANK, N.A. AS SUCCESSOR BY MERGER TO W, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
+CAF International Co., 14 Seymour Street, Caldwell, NJ 07006-6111
+JPMorgan Chase Bank, N.A., c/o Mark A. Jarman, P.O. Box 29950, Mailcode AZ1-1004, Phoenix, Arizona 85038-0950
+Jialimeiya International, Inc., 1048 Greene Terrace, Davis, CA 95618-6374
PNC Bank, 249 Fifth Ave, One PNC Plaza, Pittsburgh, PA 15222
+PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
+Phelan, Hallinan, Diamond & Jones, LLP, 400 Fellowship Road, ste. 100, Mount Laurel, NJ 08054-3437
+Rubin & Rothman, LLC, David Kowalenko, Esq., 1787 Veterans Highway, Suite 32, Islandia, NY 11749-1500
+Saldutti Law Group, Brian J. Schaffer, Esq., 800 North Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
+Toyota Lease Trust, C/O Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
+WELLS FARGO BANK SMALL BUSINESS LENDING DIVISION, P.O. Box 29482, Phoenix, AZ 85038-8650, Telephone number: (888) 715-4315, BDBKInquiry@wellsfargo.com 85038-9482
+Wells Fargo Bank, N.A., 690 West Cuthbert Blvd., Collingswood, NJ 08108-3642
+Wells Fargo Bank, N.A., c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
smg
smg
517148172
517022008
517022009
517022011
517022012
517022013
517022014
517231720
517127404
517022020
517054265
518190021
517022024
517022021
517082467
517111394
517022023

+E-mail/Text: cforman@iq7technology.com Feb 04 2020 00:45:39 Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017
E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2020 00:44:42 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 04 2020 00:44:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
EDI: BECKLEE.COM Feb 04 2020 05:03:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
+EDI: AMEREXPR.COM Feb 04 2020 05:03:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
EDI: BANKAMER.COM Feb 04 2020 05:03:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
+EDI: CAPITALONE.COM Feb 04 2020 05:03:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
+EDI: CHASE.COM Feb 04 2020 05:03:00 Chase, 270 Park Ave., New York, NY 10017-2070
+EDI: CHASE.COM Feb 04 2020 05:03:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
+EDI: CITICORP.COM Feb 04 2020 05:03:00 Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
E-mail/PDF: resurgentbknofications@resurgent.com Feb 04 2020 00:50:44
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
EDI: PRA.COM Feb 04 2020 05:03:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
EDI: TFSR.COM Feb 04 2020 05:03:00 Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
EDI: BL-TOYOTA.COM Feb 04 2020 05:03:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 04 2020 00:44:38 United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235
EDI: WFFC.COM Feb 04 2020 05:03:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
+EDI: WFFC.COM Feb 04 2020 05:03:00 Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
+EDI: WFFC.COM Feb 04 2020 05:03:00 Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
EDI: WFFC.COM Feb 04 2020 05:03:00 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
+EDI: WFFC.COM Feb 04 2020 05:03:00 Wells Fargo Bank, N.A., 420 Montgomery Street, Attn: Bankruptcy Dept., San Francisco, CA 94104-1298

TOTAL: 20

District/off: 0312-2

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Total Noticed: 38

Date Rcvd: Feb 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400,
Rochelle Park, NJ 07662-3017
cr* +Wells Fargo Bank, N.A., c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300,
Cherry Hill, NJ 08034-1511
517078974* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Brian J. Schaffer on behalf of Creditor Wells Fargo Bank, N.A. bschaffer@slgcollect.com,
kcollins@slgcollect.com
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohrlab@LOGS.com,
njbankruptcynotifications@logs.com
Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
David L. Stevens on behalf of Debtor Christopher A. Frey dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com;agouveia@scura.com
David L. Stevens on behalf of Joint Debtor Ronni M. Frey dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;mmack@scura.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.com;agouveia@scura.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Erin Kennedy on behalf of Trustee Charles M. Forman ekennedy@formanlaw.com,
jkisla@formanlaw.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor WELLS FARGO BANK, N.A. AS SUCCESSOR BY MERGER TO
WACHOVIA BANK, N.A. nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 15